

Information to identify the case:

Debtor 1 **Michael Van Le**

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **19-11039-BFK**

Social Security number or ITIN **xxx-xx-9104**

EIN ____-____-____

Social Security number or ITIN ____-____-____

EIN ____-____-____

Date case filed for chapter **7 4/1/19**

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michael Van Le	
2. All other names used in the last 8 years		
3. Address	229 SilverLeaf Drive Sterling, VA 20164	
4. Debtor's attorney Name and address	Ronald J. Aiani 86 East Lee St. Warrenton, VA 20186-3328	Contact phone (540) 347-5295 Email: raiani@aianilaw.com
5. Bankruptcy trustee Name and address	Janet M. Meiburger The Meiburger Law Firm, P.C. 1493 Chain Bridge Road, Suite 201 McLean, VA 22101-5726	Contact phone 703-556-9404 Email: trustee@meiburgerlaw.com

For more information, see page 2 >

Debtor **Michael Van Le**

Case number 19-11039-BFK

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.</p> <p>McVCIS 24-hour case information: Toll Free 1-866-222-8029</p>	<p>200 South Washington Street Alexandria, VA 22314</p> <p>Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays.</p> <p>Contact phone 703-258-1200</p>	<p>For the Court:</p> <p>Clerk of the Bankruptcy Court: William C. Redden</p> <p>Date: April 2, 2019</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>May 9, 2019 at 11:00 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location:</p> <p>1725 Duke Street, Suite 520, Alexandria, VA 22314</p>
<p>8. Presumption of abuse</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p>9. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). 	<p>Filing deadline: July 8, 2019</p>
	<p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p>Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors</p>
<p>10. Proof of claim</p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p>11. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	

For more information, see page 3 >

12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
13. Local Rule Dismissal Warning	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
14. Payment of Fees for Alexandria Case and Adversary Filing and Miscellaneous Requests	Exact Change Only accepted as of December 16, 2013, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.

Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to bankruptcynotices.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov

ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Michael Van Le
 Debtor

Case No. 19-11039-BFK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-9

User: palaciosl
 Form ID: 309A

Page 1 of 2
 Total Noticed: 32

Date Rcvd: Apr 02, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 04, 2019.

db +Michael Van Le, 229 SilverLeaf Drive, Sterling, VA 20164-2848
 cr Treasurer, County of Loudoun, Virginia, Attention: Collections/Bankruptcy Div.,
 P O Box 347 (MSC #31), Leesburg, VA 20178-0347
 14792940 +Atlantic Broadband, 43920 Airport View Drive, Hollywood, MD 20636-3105
 14792941 +Belfor Property Restoration, 21300 Ridgetop Circle, Suite 150, Sterling, VA 20166-8531
 14792942 Burt & Assocs., 1701 S. Main Street, Dallas, TX 75261-0000
 14792944 Comptroller of Maryland, Revenue Admin Division, 110 Carroll Street,
 Annapolis, MD 21411-0001
 14792945 #Credit Control, LLC, P.O. Box 34111, Memphis, TN 38184-0111
 14792948 +Friedman & Assocs., 100 Owings Court, Suite 4, Reisterstown, MD 21136-3048
 +GTR Washington Commercial Bank, 1 Research Ct, Suite 400, Rockville, MD 20850-6222
 14792950 +Industrial Security Integrator, 250 Exchange Place, Suite E, Herndon, VA 20170-4890
 14792952 +Leesburg Sterling Family Pract, 44084 Riverside Parkway, Suite 300,
 Leesburg, VA 20176-5102
 14792953 +Loudoun Medical Group, 224 D Cornwall St., NW Ste 403, Leesburg, VA 20176-2704
 14792958 +Regus, 20130 Lakeview Center Plaza, Suite 400, Ashburn, VA 20147-5905
 14792959 +ReliaTrust Technologies, Inc., 229 SilverLeaf Drive, Sterling, VA 20164-2848
 14792960 +SMECO, 1725 I Street N.W., 10th Floor, Washington, DC 20006-2428
 14792961 +Specialized Loan Servicing/SLS, Attn: Bankruptcy Dept, 8742 Lucent Blvd #300,
 Highlands Ranch, CO 80129-2386
 14792964 +Treasurer of Loudoun County, Attn: H. Roger Zurn, Jr., P.O. Box 1000,
 Leesburg, VA 20177-1000
 14793658 Treasurer, County of Loudoun, Virginia, Attention: Collections/Bankruptcy Div.,
 P O BOX 347 (MSC #31), Leesburg, Virginia 20178-0347
 14792965 +Tri-County Serv. Bureau, Inc., P.O. Box 639, Hollywood, MD 20636-0639

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: raiani@aianilaw.com Apr 03 2019 03:54:50 Ronald J. Aiani, 86 East Lee St.,
 Warrenton, VA 20186-3328

tr EDI: BJMMEIBURGER.COM Apr 03 2019 07:38:00 Janet M. Meiburger,
 The Meiburger Law Firm, P.C., 1493 Chain Bridge Road, Suite 201, McLean, VA 22101-5726
 14792939 +EDI: AMSHER.COM Apr 03 2019 07:38:00 AmSher Collection Servs, Inc.,
 4524 Southlake Parkway, Suite 15, Birmingham, AL 35244-3271
 14792943 +EDI: CAPITALONE.COM Apr 03 2019 07:38:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 14792946 +EDI: RCSFNBMARIN.COM Apr 03 2019 07:38:00 Credit One Bank, Attn: Bankruptcy Department,
 Po Box 98873, Las Vegas, NV 89193-8873
 14792947 +EDI: FSAE.COM Apr 03 2019 07:38:00 Firstsource Advantage, LLC, 205 Bryant Woods South,
 Amherst, NY 14228-3609
 14792951 EDI: IRS.COM Apr 03 2019 07:38:00 Internal Revenue Service, P.O. Box 7346,
 Philadelphia, PA 19101-7346
 14792955 E-mail/Text: camanagement@mtb.com Apr 03 2019 03:55:44 M&T Bank, P.O. Box 1056,
 Buffalo, NY 14240-1056
 14792956 E-mail/Text: camanagement@mtb.com Apr 03 2019 03:55:44 M&T Bank, P.O. Box 1345,
 Buffalo, NY 14240-0000
 14792954 E-mail/Text: camanagement@mtb.com Apr 03 2019 03:55:44 M&T Bank, P.O. Box 62085,
 Baltimore, MD 21264-0000
 14792957 +E-mail/Text: bnc@nordstrom.com Apr 03 2019 03:55:28 Nordstrom FSB, Attn: Bankruptcy,
 Po Box 6555, Englewood, CO 80155-6555
 14792962 EDI: STF1.COM Apr 03 2019 07:38:00 SunTrust Bank, P.O. Box 26150,
 Richmond, VA 23260-6150
 14792963 EDI: AISTMBL.COM Apr 03 2019 07:38:00 T-Mobile, P.O. Box 21367, Tampa, FL 33622-1367
 TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14792966 ##+United Healthcare, 5901 Lincoln Dr, Minneapolis, MN 55436-1611

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0422-9

User: palaciosl
Form ID: 309A

Page 2 of 2
Total Noticed: 32

Date Rcvd: Apr 02, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 04, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 2, 2019 at the address(es) listed below:

Janet M. Meiburger trustee@meiburgerlaw.com, VA41@ecfcbis.com

John P. Fitzgerald, III ustpreion04.ax.ecf@usdoj.gov

Ronald J. Aiani on behalf of Debtor Michael Van Le raiani@aianilaw.com, sbaughan@aianilaw.com

TOTAL: 3